Case 19-29950-CMG Doc 70 Filed 04/24/22 Entered 04/25/22 00:15:24 Desc Imaged

		<u> </u>			
Information to	identify the case:				
Debtor 1:	June Marie Fisher	Social Security number or ITIN:	xxx-xx-7936		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:			
United States Ba	nkruptcy Court: District of New Jersey	Date case filed in chapter:	13	10/22/19	
Case number:	19-29950-CMG	Date case converted to chapter:	7	4/21/22	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	June Marie Fisher	
2.	All other names used in the last 8 years		
3.	Address	16 Twyford Lane Manchester Township, NJ 08759	
4.	Debtor's attorney Name and address	William H. Oliver, Jr. Oliver & Legg, LLC 2240 State Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732–988–1500 Email: courtdocs@oliverandlegg.com
5.	Bankruptcy trustee Name and address	Karen E. Bezner 567 Park Avenue, Suite 103 Scotch Plains, NJ 07076	Contact phone (908) 322-8484

10/20

Debtor June Marie Fisher

Case number 19-29950-CMG

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856

402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.

Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays)

Contact phone 609-858-9333

Date: 4/22/22

7. Meeting of creditors

joint case, both spouses must attend. Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

May 18, 2022 at 10:30 AM

Debtors must attend the meeting The meeting may be continued or adjourned to a to be questioned under oath. In a later date. If so, the date will be on the court docket.

Location:

Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.

Filing deadline: 7/18/22

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- · if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- · if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

· if you assert that the discharge should be denied under § 727(a)(8) or (9).

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO **DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER** PROTECT YOUR RIGHTS.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

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The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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United States Bankruptcy Court District of New Jersey

In re:
Case No. 19-29950-CMG

June Marie Fisher
Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 3
Date Rcvd: Apr 22, 2022 Form ID: 309A Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable,

the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2022:

Recip ID		Recipient Name and Address
db	+	June Marie Fisher, 16 Twyford Lane, Manchester Township, NJ 08759-6710
tr	+	Karen E. Bezner, 567 Park Avenue, Suite 103, Scotch Plains, NJ 07076-1754
518524912		Chase Bank, PO Box 659732, Manchester Township, NJ 08759
518524925		State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245
518524926	+	SunRun Total Solar, 45 Fremont St., 32nd Floor, San Francisco, CA 94105-2258
518584399	#+	VILLAGE CAPITAL & INVESTMENT, LLC, VILLAGE CAPITAL & INVESTMENT, LLC., $2863\ ST.\ ROSE\ PARKWAY,\ HENDERSON\ NV\ 89052-4806$
518524941	#+	Village Capital & Investment, 2863 Saint Rose Pkwy, Henderson, NV 89052-4806
518524942	+	Village Capital & Investment LLC, PO Box 531667, Henderson, NV 89053-1667

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: courtdocs@oliverandlegg.com	Date/Time	Recipient Name and Address
aty	2	Apr 22 2022 20:36:00	William H. Oliver, Jr., Oliver & Legg, LLC, 2240 State Highway 33, Suite 112, Neptune, NJ 07753
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 22 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 22 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518524908	+ EDI: BANKAMER.COM	Apr 23 2022 00:33:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518524907	+ EDI: BANKAMER.COM	Apr 23 2022 00:33:00	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518524910	EDI: CAPITALONE.COM	Apr 23 2022 00:33:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
518524909	+ EDI: CAPITALONE.COM	Apr 23 2022 00:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518564226	+ EDI: AIS.COM	Apr 23 2022 00:33:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518524911	EDI: RMSC.COM	Apr 23 2022 00:33:00	CareCredit, P.O. Box 960061, Orlando, FL 32896-0061
518524915	+ EDI: WFNNB.COM	Apr 23 2022 00:33:00	Comenity Bank/Avenue, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518524916	+ EDI: WFNNB.COM	Apr 23 2022 00:33:00	Comenity Bank/Avenue, Po Box 182789, Columbus, OH 43218-2789
518889869	+ EDI: AISACG.COM	Apr 23 2022 00:33:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City,

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510524017	EDI. IDS COM		OK 73118-7901
518524917	EDI: IRS.COM	Apr 23 2022 00:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518629713	EDI: JEFFERSONCAP.COM	Apr 23 2022 00:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518524913	EDI: JPMORGANCHASE	Apr 23 2022 00:33:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518524914	EDI: JPMORGANCHASE	Apr 23 2022 00:33:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
518571997	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 22 2022 20:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518524918	+ Email/Text: PBNCNotifications@peritusservices.com	Apr 22 2022 20:36:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518524919	+ Email/Text: PBNCNotifications@peritusservices.com	Apr 22 2022 20:36:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519309435	+ EDI: AISMIDFIRST	Apr 23 2022 00:33:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
519309434	+ EDI: AISMIDFIRST	Apr 23 2022 00:33:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518524920	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 22 2022 20:36:00	Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518524921	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 22 2022 20:36:00	Nissan Motor Acceptance Corp/Infinity Lt, Pob 660366, Dallas, TX 75266-0366
518524922	+ EDI: RMSC.COM	Apr 23 2022 00:33:00	Paypal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
518524923	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 22 2022 20:36:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
518524924	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 22 2022 20:36:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
518570027	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 22 2022 20:36:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
518524927	+ EDI: RMSC.COM	Apr 23 2022 00:33:00	Synchorny Bank/Lowe's, PO Box 965004, Orlando, FL 32896-5004
518633403	+ EDI: RMSC.COM	Apr 23 2022 00:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518524928	EDI: RMSC.COM	Apr 23 2022 00:33:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518526605	+ EDI: RMSC.COM	Apr 23 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA
518524929	+ EDI: RMSC.COM	Apr 23 2022 00:33:00	23541-1021 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518524930	+ EDI: RMSC.COM	Apr 23 2022 00:33:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
518524931	+ EDI: RMSC.COM	Apr 23 2022 00:33:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518524932	+ EDI: RMSC.COM		DOA 202000, Original, FL 32070-3000

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District/off: 0312-3 User: admin Page 3 of 3 Date Rcvd: Apr 22, 2022 Form ID: 309A Total Noticed: 51 Apr 23 2022 00:33:00 Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015 518524933 + EDI: RMSC.COM Apr 23 2022 00:33:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 518524934 + EDI: RMSC.COM Apr 23 2022 00:33:00 Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036 518524936 + EDI: RMSC.COM Synchrony Bank/QVC, Po Box 965005, Orlando, Apr 23 2022 00:33:00 FL 32896-5005 518524935 + EDI: RMSC.COM Apr 23 2022 00:33:00 Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 518524937 + EDI: RMSC.COM Synchrony Bank/ShopNBC, Attn: Bankruptcy Apr 23 2022 00:33:00 Dept, Po Box 965060, Orlando, FL 32896-5060 + EDI: RMSC.COM 518524938 Synchrony Bank/ShopNBC, Po Box 965005, Apr 23 2022 00:33:00 Orlando, FL 32896-5005 518524939 + EDI: RMSC.COM Synchrony Bank/TJX, Attn: Bankruptcy, Po Box Apr 23 2022 00:33:00 965060, Orlando, FL 32896-5060 + EDI: RMSC.COM 518524940 Synchrony Bank/TJX, Po Box 965015, Orlando, Apr 23 2022 00:33:00 FL 32896-5015

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID 518572202

Bypass Reason Name and Address

JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison,

Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

D . A 04 0000	a:	1 10	
Date: Apr 24, 2022	Signature:	/s/Gustava Winters	